

## INTRODUCING . . .



If you want to know anything about your employee benefits, the person to contact is Brian E. Keeler, the newly appointed Chief of Employee Benefits in the Office of Personnel Administration.

Keeler has a lifetime of experience in healthcare and employee benefit management. A native of the State of New York, his career in benefit management began, oddly enough, right here in Providence in 1967,

when he accepted a position as Assistant Group Supervisor with Aetna Life and Casualty. Later, he became Group Claim Manager for Aetna in Washington, D.C.

Returning to Rhode Island in 1974, Keeler entered State Service as an Assistant Chief of Health insurance in the Department of Health (DOH), later progressing to Chief of Health Insurance. During his ten years at DOH, Keeler implemented and directed the Rhode Island Catastrophic Health Insurance Plan (CHIP), the State funded health insurance program that covers medical expenses incurred after insurance benefits are exhausted; developed program rules; and negotiated contracts with providers and fiscal intermediaries.

In 1985, Keeler accepted a promotion to Chief of Health Insurance in the Department of Human Services where he continued to administer the CHIP program, and assumed additional responsibilities, including that of Chief State Negotiator for the Rhode Island Prospective Hospital Reimbursement Program, a legislated cooperative effort designed to negotiate all hospital operating budgets in advance of spending.

Keeler remained at DHS until March, 1991, when the unthinkable happened: Keeler became a victim of the State's reduction in force, and for the first time in his life, he was out of a job. He remained on the Preferred Reemployment List until March, 1992, when he was rehired to fill the vacant position of Chief of Employee Benefits, an event that he considers "nothing short of a miracle" since he rated his chances of returning to State Service as "nil".

Keeler has no illusions about his new role as Chief of Employee Benefits. Forthright and candid, he readily admits that his work is cut out for him, and that the challenges are formidable. His position description may give the impression of a job in which the duties and responsibilities are clear and clean-cut, with no dark alleys to stumble into, and no barricades or obstructions

to impede progress. But Keeler is realistic enough and experienced enough to know better.

He sees his mission as one concerned foremost with cost containment — keeping the lid on the ever-rising costs of employee health care benefits.

One obvious approach to stemming rising health care costs is by minimizing rate increase demands through successful negotiations with the five health care providers. The other, is to devise ways to achieve cost reductions without sacrificing existing benefits. This two pronged approach to cost containment, he acknowledges, places him "in a veritable mine field."

Keeler believes that the State of Rhode Island is extremely generous to its workers, and that State employees enjoy a long list of benefits, many of which, are not generally available to government workers in other states. All of this costs money — lots of money. The cost of health care programs alone for the State of Rhode Island is approximately one hundred million dollars a year.

With an annual expenditure of this magnitude, Keeler's job of negotiating rates with the five health care providers assumes enormous importance, where a fraction of a percentage point either way, can translate into hundreds of thousands of dollars in additional costs or in savings.

Equally challenging to Keeler is the task of devising ways in which to contain health care costs without resorting to cutting benefits. One option being studied, is the so-called "Cafeteria Plan". The analogy to a cafeteria where one puts together a meal from a variety of available foods, is a good one. Under the Cafeteria Plan, employees select from a long list of options, those benefits that fit their personal requirements, life style, age, and family needs, and discard those benefits not appropriate to them or their family.

Keeler feels that considerable savings could accrue to both the State and employees under this plan without resorting to a reduction of benefits for those who need them.

After viewing a compilation of all benefits in list form, one realizes the extent and variety of benefits enjoyed by State employees. Then, one must agree with Brian Keeler: the State of Rhode Island is indeed, a generous employer.

*This edition of pRide is sponsored by the Narragansett Bay Commission and by American General Life Insurance Company.*



## FROM THE OFFICE OF THE GOVERNOR

### Executive Orders

No.	Date	Subject
92-4	3-28-92	Establishes the Minority Business Enterprise Commission to assist the Governor and other State officials in developing strategies for ensuring that minority business enterprises participate in the State's procurement, construction, professional consulting and bond service contracts.
92-5	4-6-92	Reconstitutes the Energy Coordinating Council established by EO 88-10 to advise the Governor on Rhode Island's energy programs.
92-6	4-6-92	Establishes a Task Force on Electromagnetic Fields with 13 members to monitor research findings on EMFs, review pertinent legislation, and report periodically to the Governor.
92-7	4-6-92	Requests that the Children's Cabinet prepare a plan for implementing strategies to address the social, physical and emotional needs of children.
92-8	4-6-92	Orders the Commissioner of Elementary and Secondary Education to submit a plan for the appropriate reorganization of the Department of Elementary and Secondary Education.
92-9	4-6-92	Orders the Commissioner of Elementary and Secondary Education to design and recommend to the Governor, a guaranteed student entitlement program plan by January 15, 1993.
92-10	4-6-92	Orders the Commissioner of Elementary and Secondary Education to develop and recommend to the Governor a set of State standards for the development of a statewide educational framework, standards and benchmarks, and a system of accountability to ensure that all students are reaching high levels of achievement.
92-11	4-7-92	Establishes the R.I. Youth Service Commission to develop a plan for encouraging Rhode Island youth to participate in public service projects.

### pRIde

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## Office of Training and Development Courses

**SECRETS OF SECRETARIAL SANITY** .... Fee \$75  
(formerly *Secrets of Secretarial Success*)

3 Tuesdays beginning June 2, 1992 9 a.m. - 4 p.m.; 1/2 credit. Instructors: Tina M. Rosa, Dorothy D. Zimmering, M.Ed., and Susan Jacobs Reidy, A.C.S.W. (Note: June 16 will meet from 9 a.m. - 12 noon).

**CPR** ..... Fee \$20  
Course 1: Thursday, June 4, 1992; 9 a.m. - 12 noon  
Course 2: Tuesday, July 28, 1992; 9 a.m. - 12 noon. Instructor: Karen Grant.

**RETIREMENT PLANNING** ..... Fee \$75  
3 Wednesdays beginning June 3, 1992 9 a.m. - 4 p.m.; 1/2 credit. Instructors: Scott Mueller, M.S.W. and Barbara Walsh, M.A.

**USING THE TDD** ..... Fee \$5\*  
Course 1: Thursday, June 18, 1992; 9 a.m. - 12 noon  
Course 2: Tuesday, August 18, 1992; 9 a.m. - 12 noon. Instructor: George Whalen. This course is co-sponsored with the State Building Commission.

**NEWSLETTER PUBLISHING  
WITH WORD PERFECT 5.0** ..... Fee \$27  
8:30 a.m. - 12:30 p.m. Instructor: James E. Davis, Ed.D.

**RUNNING EFFECTIVE STAFF MEETINGS** .... Fee \$18  
Wednesday, July 8, 1992; 9 a.m. - 12 noon. Instructor: Scott Mueller, M.S.W.

**FINANCIAL PLANNING FOR WOMEN** ... Fee \$15  
Thursday, July 9, 1992; 3 p.m. - 5 p.m. Instructor: Christine Roessell, C.F.P.

**EFFECTIVE TIME MANAGEMENT  
TECHNIQUES** ..... Fee \$18  
Tuesday July 14, 1992; 9 a.m. - 12 noon. Instructor: Scott Mueller, M.S.W.

**INTRODUCTION TO PERSONAL  
COMPUTERS** ..... Fee \$35  
Tuesday, July 14, 1992; 9 a.m. - 4 p.m. Instructor: Michael Hughes, M.A.

**INTRODUCTION TO THE DISK OPERATING  
SYSTEM (DOS)** ..... Fee \$20  
Thursday, July 16, 1992; 9 a.m. - 12 noon. Instructor: Michael Hughes, M.A.

**SELF DEFENSE FOR WOMEN** ..... Fee \$20\*  
July 20 and 21, 1992, 3 p.m. - 5 p.m. Instructor: Sgt. Armand Pines. This course is co-sponsored with the Providence County Sheriff's Department.

**CENSUS 90 UPDATE: REVIEW OF SELECTED  
SOCIAL CHARACTERISTICS** ..... Fee \$5  
Wednesday, August 26, 1992, 9 a.m. - 12 noon. Instructor: US Census Bureau staff.





# **THE NARRAGANSETT BAY COMMISSION:**

## **TEN YEARS AND STILL GROWING**

Since that day, May 2, 1982, when the Narragansett Bay Commission took over the Field's Point Wastewater Treatment Facility from the City of Providence, the Commission has grown and taken on even more responsibility toward providing a cleaner Narragansett Bay for all Rhode Islanders.

The NBC has had a busy and productive 10 years. We acquired ownership of the Bucklin Point Wastewater Treatment Facility, supported research into Solar Aquatic Wastewater Treatment, promoted water conservation and have become involved in many areas to promote a safer and cleaner environment.

### **FIELD'S POINT**

With the acquisition of the WWTF, the NBC began serving the communities of Providence, North Providence, Johnston and portions of Cranston and Lincoln. Over the last 10 years we have spent \$90 million in federal, state and local funds to up-grade the WWTF. The result being that for the last four and a half years, the facility has been providing quality wastewater treatment that surpasses the US EPA and RIDEM requirements.

### **WORKING WITH INDUSTRY**

In 1990 our Industrial Pretreatment Program received a national award from the US EPA for the best program in the country. The program regulates and enforces industrial discharges of metals and toxics from hundreds of businesses in the District. Monies generated from enforcement action fines are used to fund special environmental projects.

### **WHY DOES THE BAY CLOSE?**

We've all seen the notice in the newspaper that the Bay is closed to shellfishing because of rain. Most people think the cause is problems at the WWTF's, but the problem is combined sewer overflows (CSO's). When it rains, the sewer interceptors can't handle the excess flow and this untreated wastewater discharges into the local rivers and Bay.

The NBC studied the 6 CSO drainage areas in Providence and where immediately necessary, repaired or constructed new sewer interceptors facilities. A final system-wide study is under way to develop a comprehensive, cost effective approach for correcting the CSO problem.

### **BUCKLIN POINT WWTF**

On January 1, 1992 the Blackstone Valley District Commission ceased to exist. All its wastewater facilities and 30,000 customer accounts became the responsibility of the Narragansett Bay Commission.

With this move the NBC expanded its service area to include the communities of Pawtucket, Central Falls, Cumberland, Lincoln and portions of Smithfield and East Providence. We now serve over 300,000 Rhode Islanders.

### **HOUSEHOLD HAZARDOUS WASTE**

A major pollution concern is the environmentally safe disposal of household hazardous wastes such as paint, paint thinners, lubricating oils, gasoline, pesticides, etc. The NBC donated \$50,000 to RIDEM, from funds assessed for industrial pretreatment violations, and a jointly sponsored Household Hazardous Waste Cleanup Day was held on May 2.

As with the one-day clean-up, the NBC is working with DEM to establish an "interim" Household Hazardous Waste Collection Facility to be located on NBC-owned property on Field's Point Drive across from the WWTF. The plans call for the facility to be open by early 1993.

### **POLLUTION PREVENTION**

In October 1992 the NBC received a grant from the US EPA to continue and expand upon DEM's existing Hazardous Waste Reduction Program and utilize the expertise of the University of Rhode Island's source reduction technology developments. The program is designed to help industries reduce the amount of hazardous waste it generates. The program is scheduled to begin this Summer.

# NARRAGANSETT BAY COMMISSION WATER CONSERVATION PROGRAM

## "WATCH WATER WISELY"

Since 1989 the NBC has been promoting the need for and importance of water conservation. Our promotional and educational efforts have reached thousands of Rhode Islanders.

The NBC is planning to become more directly involved in the distribution of water conserving retrofitting kits and is exploring the implementation of a program to provide free sanitary water audits for our commercial and industrial customers.

## SAVE WATER, ENERGY AND \$\$\$

With the warmer months finally upon us, it is more important than ever to watch our water wisely. Since we can't guarantee rain, by conserving water now we can be assured of enough of a surplus to get us through a hot dry spell without the need for water bans.

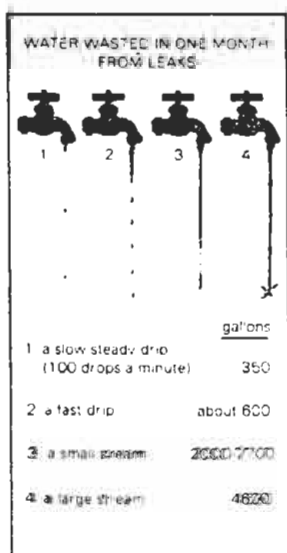
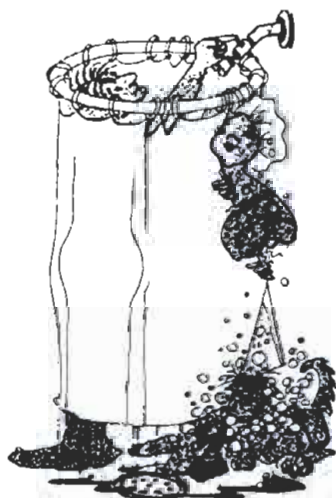
And saving water will save you energy and money in the process.  
Did you know that...

A TEN MINUTE SHOWER using a conventional showerhead uses 40-70 gallons of water.

A STEADY FAUCET DRIP of 100 drops per minute will add up to 350 gallons a month.

A 20 MINUTE CAR WASH with the hose running all the time uses 90 gallons of water.

HOSING OFF YOUR SIDEWALK and driveway uses 50-60 gallons of water.



How can we all save water? By changing some bad habits and installing some inexpensive water saving devices. Did you know that...

BY INSTALLING a 2.5 gallon per minute low-flow showerhead your ten minute shower now uses 25 gallons of water.

IF YOU REPLACE your 3.5 gallon toilet with a 1.6 gallon per flush toilet, you can save 60% of the water used for flushing.

LEAKS CAN ACCOUNT for up to 10% of our water bill so check your sinks and toilet for leaks.

YOUR LAWN AND GARDENS will get the most benefit if you water early in the morning or later in the evening and no problems with burning or evaporation.



For a free copy of "Easy Ways To Save Water Money & Energy At Home" call the Narragansett Bay Commission Water Conservation Program Coordinator at 277-6680 (also TDD).

The Narragansett Bay Commission The Foundry Corporate Office Center 235 Promenade Street, Suite 500 Providence, RI 02908.



## STATEWIDE BENEFIT MEETINGS HELPFUL TO EMPLOYEES



*"I was very impressed by the superior presentation," said Betty Garfolo, a Behavior Specialist at the State Medical Center, seen here at her one-on-one benefits meeting.*

A communications program designed to provide State employees with an explanation of their benefit coverages is currently underway throughout Rhode Island. Thousands of employees have now attended these one-on-one benefit sessions, and have found many aspects of the presentation to be especially interesting.

Of great interest have been the wide variety of coverage levels among carriers and the HMO provisions for out-of-network providers.

"We wanted to provide employees with a better understanding of their benefits and the corresponding value of these coverages — especially the growing value of medical coverage," said Brian Keeler, Chief of Employee Benefits in the Department of Administration. "We spent a lot of time making sure that the program was as comprehensive and easy to understand as possible."

Employees meet one-on-one with a trained benefit representative who uses a lap-top computer to explain their personalized benefit coverages. The computer allows employees to review their personal coverages. Employees are able to see the actual dollar value of their negotiated benefits because the computer program calculates these amounts and breaks them down by specific coverage. Another part of the program shows employees how much the State spends above and beyond their salaries for benefits—giving the total value of their compensation package. "Employees who have already been through their presentations were surprised at the value of the benefits that were negotiated for them," Keeler said.

This sentiment was confirmed by Betty Garfolo, a Behavior Specialist at the State Medical Center. "I'm a practical person, and I was very impressed by the superior presentation," Garfolo said. "The program was concise, complete, and informative. Surprisingly, I had not been aware of the excellent benefit package that our union, Local 1350—Council 94 AFSCME had negotiated for us over the years!"

The system also gives employees the opportunity to see how their medical plan covers a variety of procedures and services. Employees choose their areas of interest from a list and the computer does the rest. Costs for healthy baby exams, emergency room visits, coronary artery bypass surgery, appendectomy, antibiotics, blood pressure medication, and much more can be explored. During this section of the program, employees can also compare their current plan to the other available medical plans.

All the optional plans offered through payroll deduction by the State—including deferred compensation, cancer, life insurance, long term care, and prepaid legal services—are discussed during each presentation. A new universal life option is explained, and employees can enroll right at their meetings.

"Every effort is being made to ensure that each employee is scheduled for his or her meeting during work hours," said Keeler. "Any questions about the program can be directed to my office at 277-3160."

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- AGL has been awarded a AAA rating from Standard & Poor's — the highest rating offered by this leading rating firm (1991).
- AGL has been awarded a AAA rating from Duff & Phelps — also their highest rating! (1992).

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